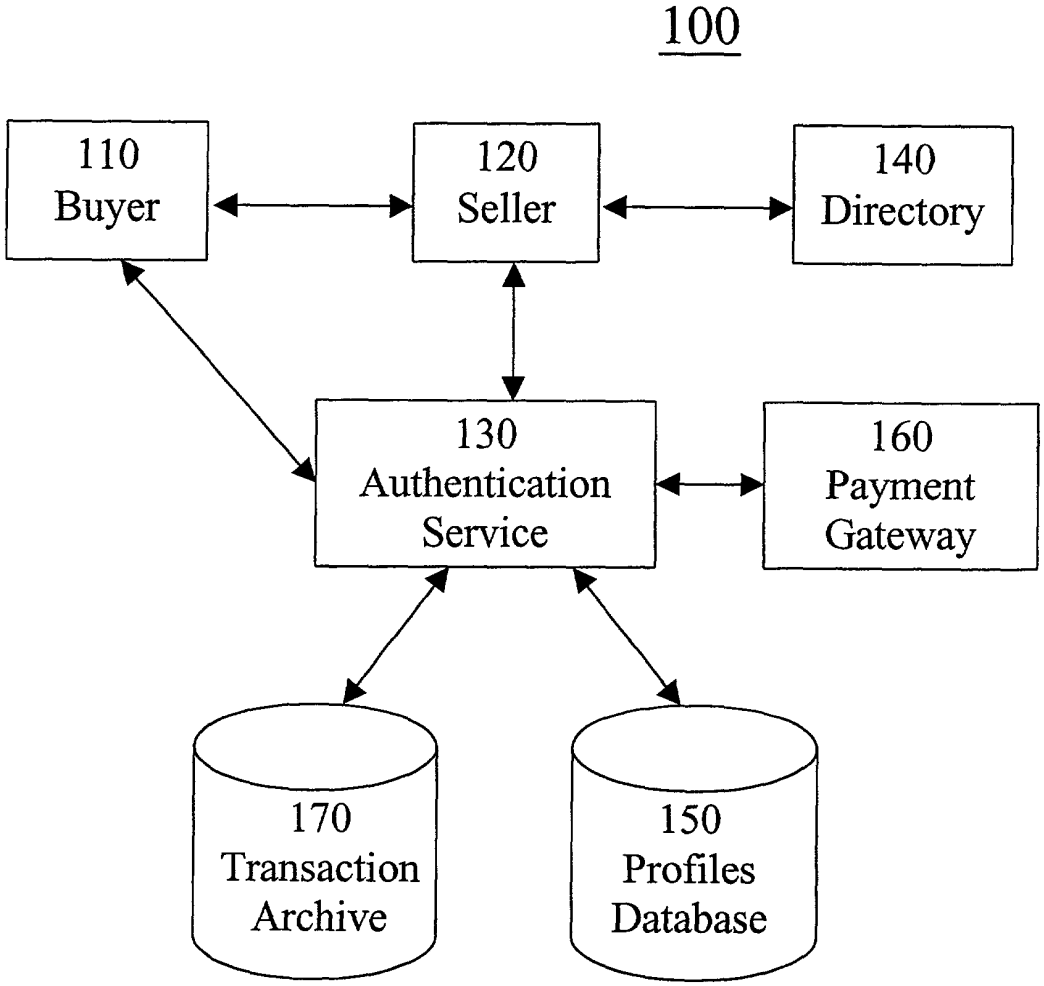

100
110
Buyer
120
Seller
140
Directory
130
Authentication
Service
160
Payment
Gateway
170
Transaction
Archive
150
Profiles
Database

FIG. 1

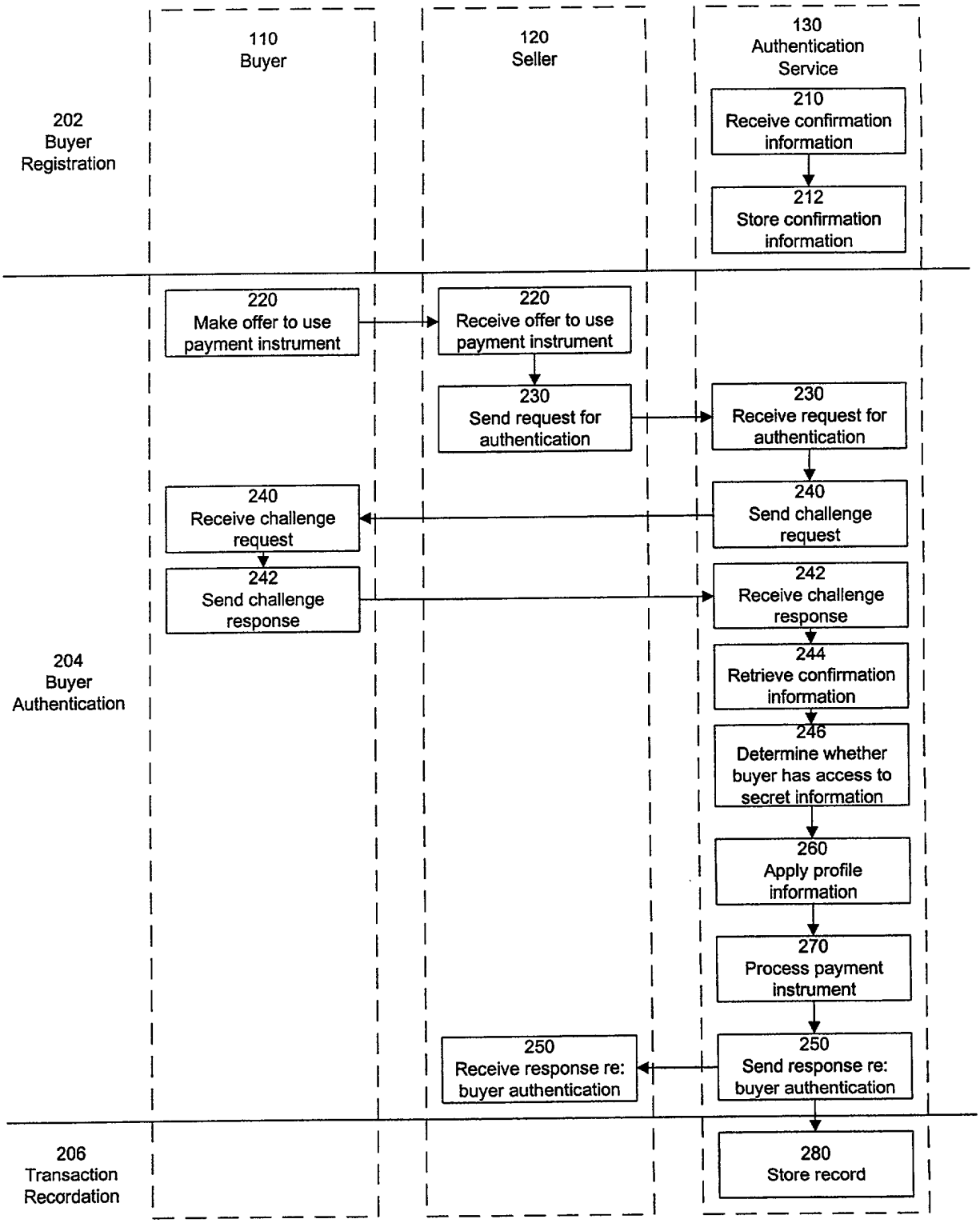

110
Buyer
120
Seller
130
Authentication
Service
202
Buyer
Registration
210
Receive confirmation information
212
Store confirmation information
220
Make offer to use payment instrument
220
Receive offer to use payment instrument
230
Send request for authentication
230
Receive request for authentication
240
Receive challenge request
240
Send challenge request
242
Send challenge response
242
Receive challenge response
204
Buyer
Authentication
244
Retrieve confirmation information
246
Determine whether buyer has access to secret information
260
Apply profile information
270
Process payment instrument
250
Receive response re: buyer authentication
250
Send response re: buyer authentication
206
Transaction
Recordation
280
Store record

FIG. 2

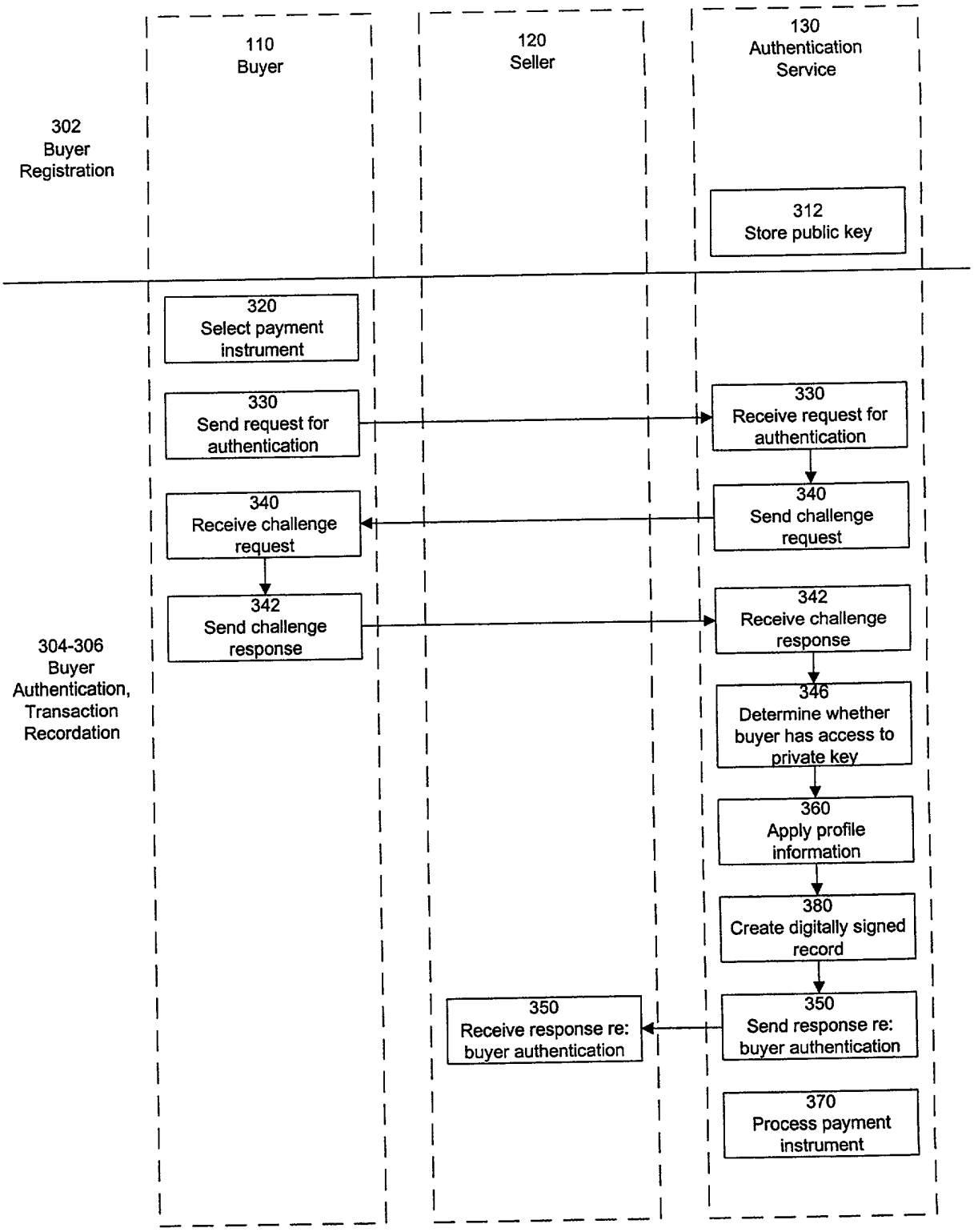

110
Buyer
120
Seller
130
Authentication
Service
302
Buyer
Registration
312
Store public key
320
Select payment
instrument
330
Send request for
authentication
330
Receive request for
authentication
340
Receive challenge
request
340
Send challenge
request
342
Send challenge
response
342
Receive challenge
response
304-306
Buyer
Authentication,
Transaction
Recordation
346
Determine whether
buyer has access to
private key
360
Apply profile
information
380
Create digitally signed
record
350
Receive response re:
buyer authentication
350
Send response re:
buyer authentication
370
Process payment
instrument

FIG. 3

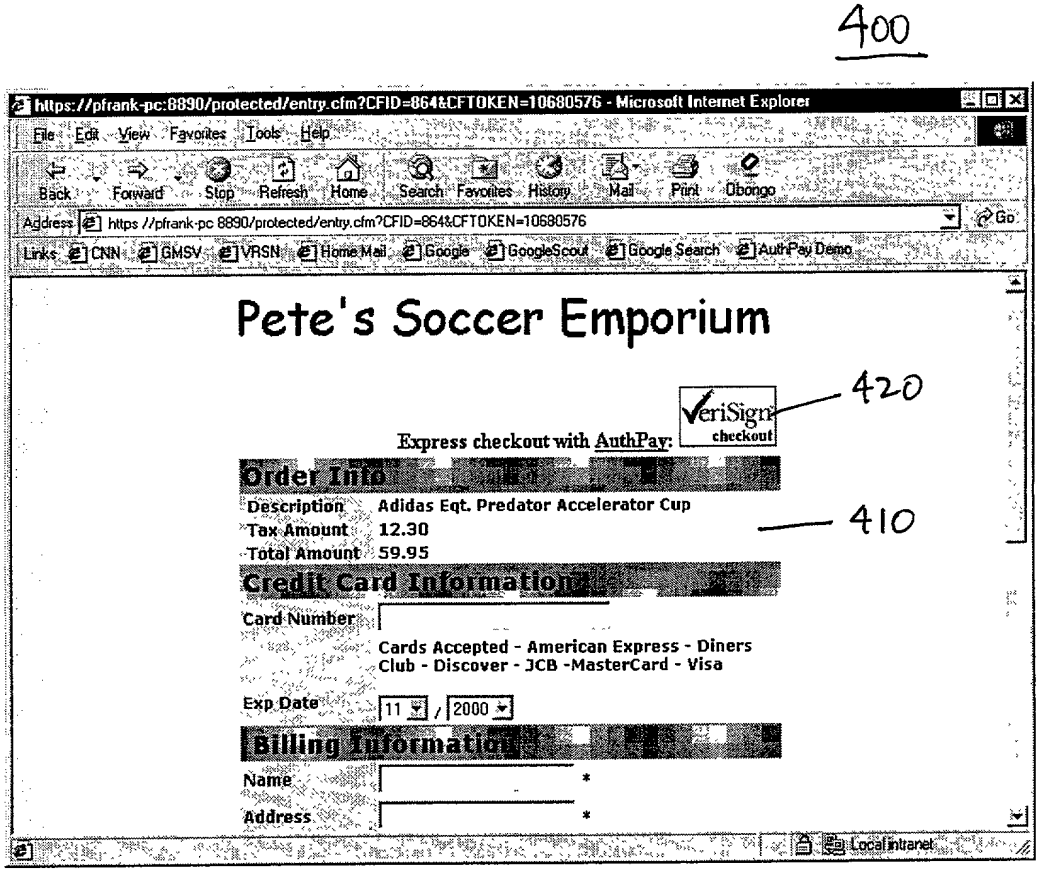

400
https://pfrank-pc:8890/protected/entry.cfm?CFID=864&CFTOKEN=10680576 - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Dbongo
Address https://pfrank-pc:8890/protected/entry.cfm?CFID=864&CFTOKEN=10680576
Go
Links CNN GMSV VRSN Home Mail Google GoogleScout Google Search AuthPay Demo
Pete's Soccer Emporium
VeriSign checkout
420
Express checkout with AuthPay:
Order Info
Description Adidas Eqt. Predator Accelerator Cup
Tax Amount 12.30
Total Amount 59.95
410
Credit Card Information
Card Number
Cards Accepted - American Express - Diners Club - Discover - JCB -MasterCard - Visa
Exp Date 11 / 2000
Billing Information
Name *
Address *
Local intranet

FIG. 4

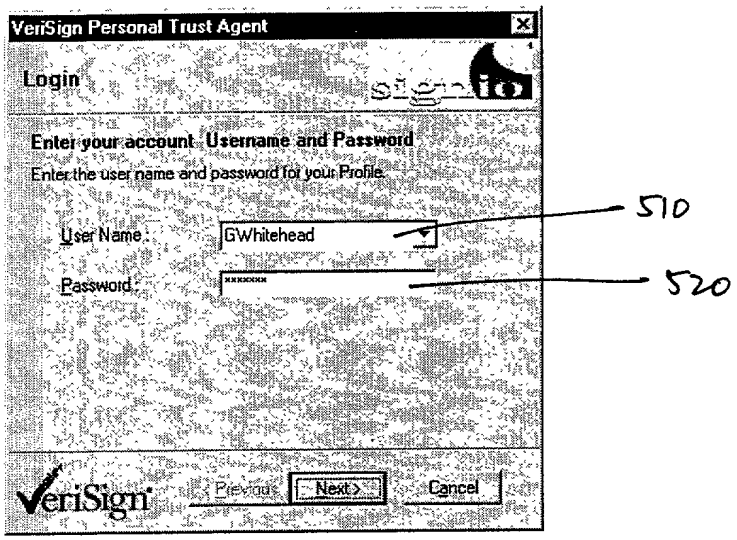

VeriSign Personal Trust Agent
Login
Enter your account Username and Password
Enter the user name and password for your Profile.
User Name:
GWhitehead
Password:
Previous
Next >
Cancel
VeriSign
510
520

FIG. 5A


VeriSign Personal Trust Agent
Login
Select your account Digital ID Certificate
Authenticated
Payment Demo
VALID DATES
10/25/00 - 10/25/01
GREG WHITEHEAD
VeriSign
< Previous
Login
Cancel
530

FIG. 5B

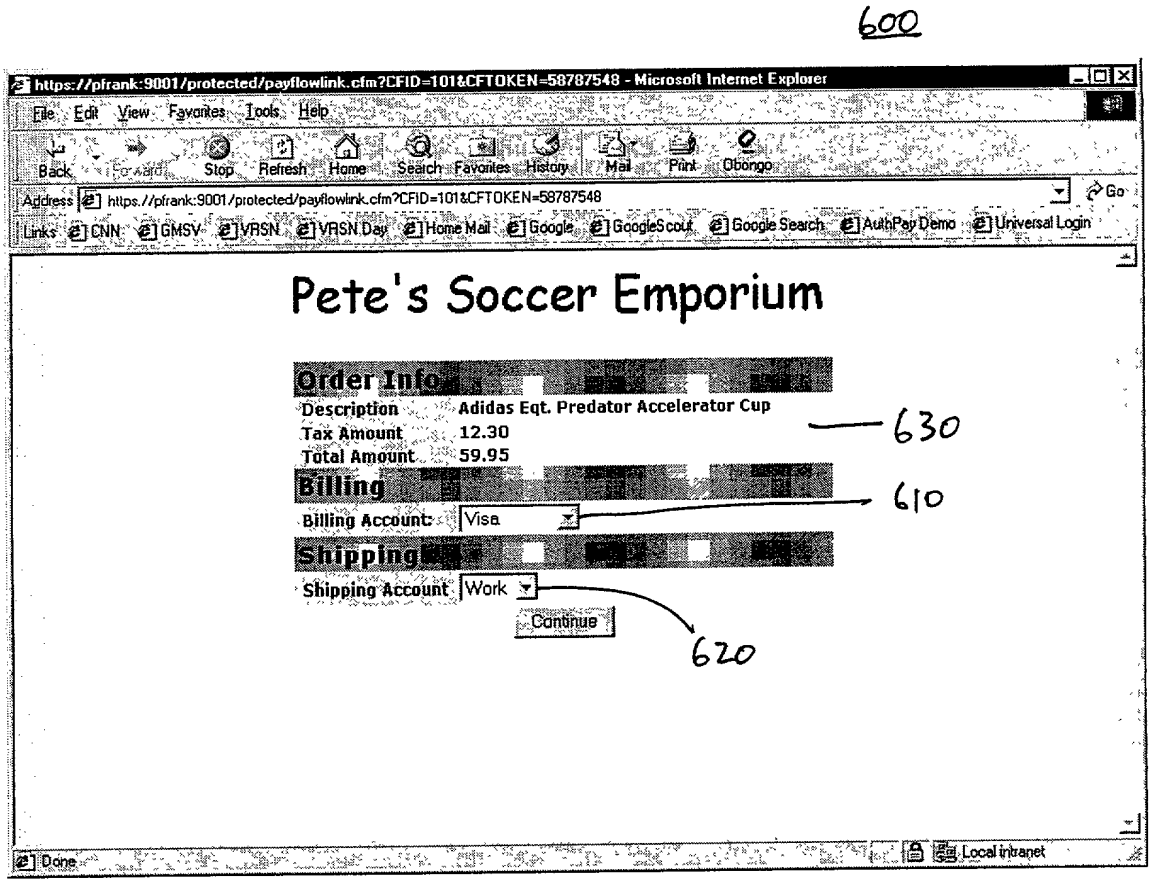

600
https://pfrank:9001/protected/payflowlink.cfm?CFID=101&CFTOKEN=58787548 - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Obongo
Address https://pfrank:9001/protected/payflowlink.cfm?CFID=101&CFTOKEN=58787548
Go
Links CNN GMSV VRSN VRSN Dev Home Mail Google GoogleScout Google Search AuthPay Demo Universal Login
Pete's Soccer Emporium
Order Info
Description Adidas Eqt. Predator Accelerator Cup
Tax Amount 12.30
Total Amount 59.95
630
Billing
Billing Account: Visa
610
Shipping
Shipping Account: Work
Continue
620
Done
Local intranet

FIG. 6

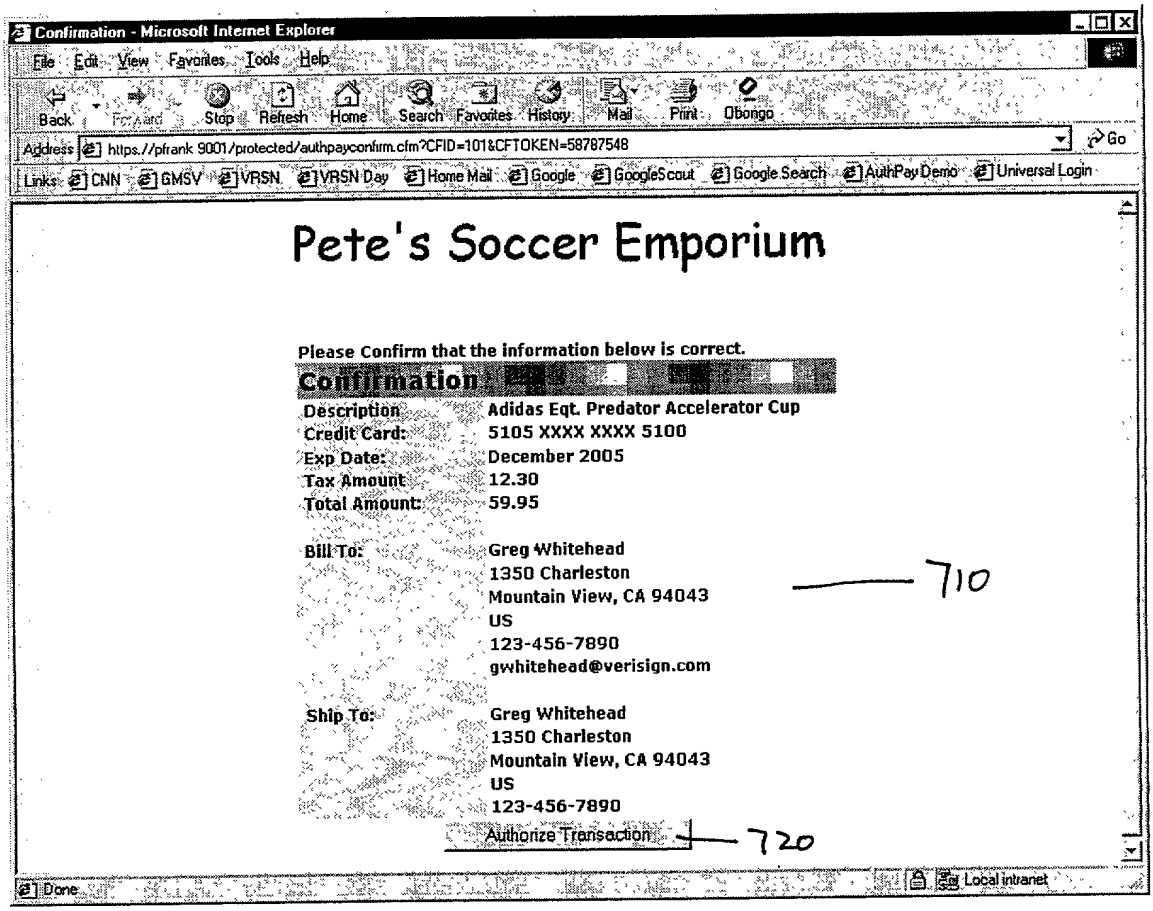

Confirmation - Microsoft Internet Explorer
File Edit View Favorites Tools Help
Back Forward Stop Refresh Home Search Favorites History Mail Print Dbongo
Address https://pfrank:9001/protected/authpayconfirm.cfm?CFID=101&CFTOKEN=58787548
Go
Links CNN GMSV VRSN VRSN Day Home Mail Google GoogleScout Google Search AuthPay Demo Universal Login
Pete's Soccer Emporium
Please Confirm that the information below is correct.
Confirmation
Description: Adidas Eqt. Predator Accelerator Cup
Credit Card: 5105 XXXX XXXX 5100
Exp Date: December 2005
Tax Amount: 12.30
Total Amount: 59.95
Bill To: Greg Whitehead
1350 Charleston
Mountain View, CA 94043
US
123-456-7890
gwhitehead@verisign.com
710
Ship To: Greg Whitehead
1350 Charleston
Mountain View, CA 94043
US
123-456-7890
Authorize Transaction
720
Done
Local intranet

FIG. 7A

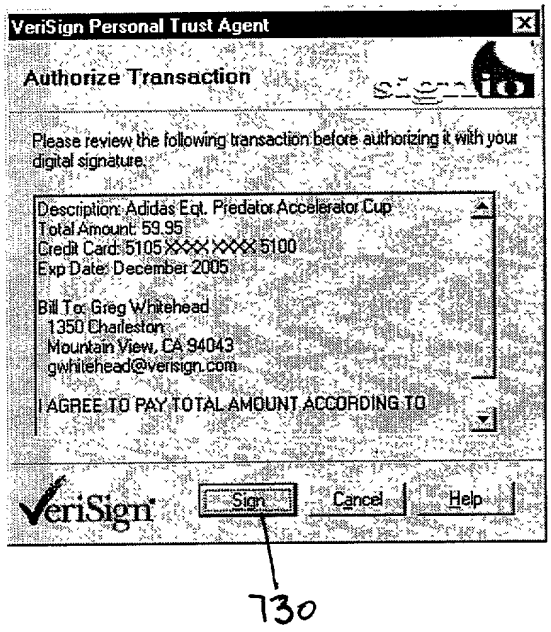

VeriSign Personal Trust Agent
Authorize Transaction
Please review the following transaction before authorizing it with your digital signature.
Description: Adidas Eqt. Predator Accelerator Cup
Total Amount: 59.95
Credit Card: 5105 XXXX XXXX 5100
Exp Date: December 2005
Bill To: Greg Whitehead
1350 Charleston
Mountain View, CA 94043
gwhitehead@verisign.com
I AGREE TO PAY TOTAL AMOUNT ACCORDING TO
VeriSign
Sign
Cancel
Help
730

FIG. 7B